



# Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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**BHC Name** BNP PARIBAS USA, INC.

**City/State** NEW YORK, NY

## Bank Holding Company Information

Federal Reserve District: 2

Consolidated Assets (\$000): 143,787,541

Peer Group Number: 9 Number in Peer Group: \_\_\_\_\_

Number of Bank Subsidiaries: 1

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

**BNP PARIBAS USA, INC.**  
**787 SEVENTH AVENUE**  
  
**NEW YORK, NY 10019**

## Table of Contents

Section	Page Number
Summary Ratios .....	1
<b>Consolidated Information:</b>	
Income Statement - Revenues and Expenses .....	2
Relative Income Statement and Margin Analysis .....	3
Non-Interest Income and Expenses .....	4
Assets .....	5
Liabilities and Changes in Capital .....	6
Percent Composition of Assets .....	7
Loan Mix and Analysis of Concentrations of Credit .....	7A
Liquidity and Funding .....	8
Derivatives and Off-Balance-Sheet Transactions .....	9
Derivative Instruments .....	10
Derivatives Analysis .....	11
Allowance and Net Loan and Lease Losses .....	12
Past Due and Nonaccrual Assets .....	13
Past Due and Nonaccrual Loans and Leases .....	13A
Past Due and Nonaccrual Loans and Leases—Continued .....	13B
Regulatory Capital Components and Ratios .....	14
Insurance and Broker-Dealer Activities .....	15
Foreign Activities .....	16
Servicing, Securitization and Asset Sale Activities—Part 1 .....	17
Servicing, Securitization and Asset Sale Activities—Part 2 .....	18
Servicing, Securitization and Asset Sale Activities—Part 3 .....	19
<b>Parent Company Information:</b>	
Parent Company Income Statement .....	20
Parent Company Balance Sheet .....	21
Parent Company Analysis—Part 1 .....	22
Parent Company Analysis—Part 2 .....	23

BHC Name

City/State

## Summary Ratios

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	154,563,863	149,908,591	151,473,248	149,427,105	127,847,942
Net income (\$000)	577,547	878,058	831,008	613,079	429,993
Number of BHCs in peer group					125

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	0.12			1.70			0.13			1.70			1.91	3.01	12
+ Non-interest income	0.93			1.53			1.15			1.42			1.43	1.32	65
- Overhead expense	1.16			2.30			1.03			2.42			2.78	2.69	60
- Provision for credit losses	0			-0.03			0			0.22			0.12	0.15	50
+ Securities gains (losses)	0			0.06			0			0.04			0.01	0.01	62
+ Other tax equivalent adjustments	0.61			0			0.60			0			0	0	42
= Pretax net operating income (tax equivalent)	0.47			1.05			0.85			0.53			0.45	1.56	4
Net operating income	-0.10			0.78			-0.04			0.41			0.34	1.19	7
Net income	0.50			0.78			0.55			0.41			0.34	1.19	7
Net income (Subchapter S adjusted)														1.17	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	0.70			2.08			0.29			2.42			3.81	4.41	16
Interest expense	0.58			0.23			0.15			0.57			1.70	1.08	87
Net interest income (tax equivalent)	0.13			1.85			0.14			1.84			2.11	3.33	12
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	0.11			0.07			0.06			0.14			0.23	0.21	61
Earnings coverage of net loan and lease losses (X)	-2.85			34.38			9.34			11.34			4.78	24.40	20
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.93			1.20			1.13			1.33			0.90	0.83	57
Allowance for loan and lease losses / Total loans and leases	0.93			1.20			1.13			1.33			0.90	0.81	57
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.56			0.75			0.51			0.81			0.52	0.57	46
30-89 days past due loans and leases / Total loans and leases	0.64			0.57			0.50			0.59			0.41	0.43	54
<b>Liquidity and Funding</b>															
Net noncore funding dependence	17.57			3.58			7.24			5.83			22.40	14.45	76
Net short-term noncore funding dependence	11.02			-3			0.91			-1.15			14.62	3.38	84
Net loans and leases / Total assets	44.01			39.88			42.19			46.22			54.19	63.77	21
<b>Capitalization</b>															
Tier 1 leverage ratio	9.55			9.41			8.64			10.87			10.47	9.76	71
Holding company equity capital / Total assets	10.53			11.64			11.21			14.19			14.67	12.43	76
Total equity capital (including minority interest) / Total assets	10.54			11.65			11.23			14.21			14.69	12.57	76
Common equity tier 1 capital / Total risk-weighted assets	14.50			16.17			13.93			16.66			15.83	12.17	85
Net loans and leases / Equity capital (X)	4.18			3.43			3.76			3.26			3.69	5.21	15
Cash dividends / Net income	0			113.89			240.67			65.24			232.56	33.12	97
Cash dividends / Net income (Subchapter S adjusted)														-12.02	
<b>Growth Rates</b>															
Assets	-9.67			15.97			14.37			8.09			4.77	9.26	42
Equity capital	-18.27			-4.06			-9.65			4.56			-0.84	10.49	8
Net loans and leases	-0.33			-5.23			4.40			-7.81			4.62	9.10	39
Noncore funding	-20.60			41.88			38.98			-9.60			6.02	6.59	56
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	0			8.10			11.52			0			0.57	1.02	76
Long-term debt / Equity capital	39.64			32.39			34.55			31.21			32.64	13.04	80
Equity investment in subsidiaries / Equity capital	77.65			78.48			91.51			76.99			89.78	103.22	6
Cash from ops + noncash items + op expense / Op expense + dividends	1,489.42			61.90			49.79			-63.18			200.72	190.27	59

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	92,865	1,589,213	40,705	2,331,184	2,798,905	-94.16	-95.60
Income from lease financing receivables.....	0	30,608	0	45,358	58,756	-100.00	-100.00
Fully taxable income on loans and leases.....	92,865	1,609,504	40,705	2,358,047	2,829,006	-94.23	-95.69
Tax-exempt income on loans and leases.....	0	10,317	0	18,495	28,655	-100.00	-100.00
Estimated tax benefit on income on loans and leases.....	0	2,754	0	4,402	5,766	-100.00	-100.00
Income on loans and leases (tax equivalent).....	92,865	1,622,575	40,705	2,380,944	2,863,427	-94.28	-95.72
Investment interest income (tax equivalent).....	100	258,068	360	407,801	396,701	-99.96	-99.96
Interest on balances due from depository institutions.....	50,201	31,530	30,191	42,242	60,832	59.22	80.31
Interest income on other earning assets.....	596,568	240,824	332,589	496,937	1,084,459	147.72	27.32
Total interest income (tax equivalent).....	739,734	2,152,997	403,845	3,327,924	4,405,419	-65.64	-74.92
Interest on time deposits of \$250K or more.....	0	6,677	0	40,507	116,876	-100.00	-100.00
Interest on time deposits < \$250K.....	0	16,754	0	60,640	95,975	-100.00	-100.00
Interest on foreign office deposits.....	0	42,076	0	190,635	411,430	-100.00	-100.00
Interest on other deposits.....	575,927	146,684	175,232	453,666	1,278,626	292.63	37.60
Interest on other borrowings and trading liabilities.....	28,704	27,102	35,748	44,823	65,480	5.91	-48.89
Interest on subordinated debt and mandatory convertible securities.....	604,631	239,293	210,980	790,271	1,968,387	152.67	-10.47
Net interest income (tax equivalent).....	135,103	1,913,704	192,865	2,537,653	2,437,032	-92.94	-94.06
Non-interest income.....	1,074,652	1,723,389	1,742,676	2,119,602	1,827,202	-37.64	-28.00
Adjusted operating income (tax equivalent).....	1,209,755	3,637,093	1,935,541	4,657,255	4,264,234	-66.74	-67.88
Overhead expense.....	1,340,733	2,582,942	1,566,388	3,615,866	3,554,633	-48.09	-54.74
Provision for credit losses.....	0	-36,501	0	321,797	155,234		-100.00
Securities gains (losses).....	0	65,487	177	52,479	8,216	-100.00	-100.00
Other tax equivalent adjustments.....	703,808	-1	908,193	-1	0		999999.00
Pretax net operating income (tax equivalent).....	548,570	1,175,502	1,294,600	790,712	573,869	-53.33	-20.65
Applicable income taxes.....	-42,825	290,648	445,831	170,745	134,283		
Tax equivalent adjustments.....	703,809	3,400	908,192	5,322	6,601	20600.26	7777.87
Applicable income taxes (tax equivalent).....	660,984	294,048	1,354,023	176,067	140,884	124.79	149.45
Minority interest.....	0	3,396	0	1,566	2,992	-100.00	-100.00
Net income before discontinued operations, net of minority interest.....	-112,414	878,058	-59,423	613,079	429,993		
Discontinued operations, net of applicable income taxes.....	689,961	0	890,431	0	0		
Net income attributable to holding company.....	577,547	878,058	831,008	613,079	429,993	-34.22	59.17
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	577,547	881,454	831,008	614,645	432,985	-34.48	35.47
Investment securities income (tax equivalent).....	100	258,068	360	407,801	396,701	-99.96	-99.96
US Treasury and agency securities (excluding mortgage-backed securities).....	0	62,774	287	77,437	42,663	-100.00	-100.00
Mortgage-backed securities.....	0	190,500	0	323,845	346,795	-100.00	-100.00
All other securities.....	100	4,794	73	6,519	7,243	-97.91	-99.33
Cash dividends declared.....	0	1,000,000	2,000,000	400,000	1,000,000	-100.00	-100.00
Common.....	0	1,000,000	2,000,000	400,000	1,000,000	-100.00	-100.00
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct									
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	0.64			1.91			0.27			2.23			3.45	4	16
Less: Interest expense .....	0.52			0.21			0.14			0.53			1.54	0.98	84
Equals: Net interest income (tax equivalent) .....	0.12			1.70			0.13			1.70			1.91	3.01	12
Plus: Non-interest income .....	0.93			1.53			1.15			1.42			1.43	1.32	65
Equals: adjusted operating income (tax equivalent) .....	1.04			3.23			1.28			3.12			3.34	4.41	7
Less: Overhead expense .....	1.16			2.30			1.03			2.42			2.78	2.69	60
Less: Provision for credit losses .....	0			-0.03			0			0.22			0.12	0.15	50
Plus: Realized gains (losses) on held-to-maturities securities .....	0			0			0			0			0	0	49
Plus: Realized gains (losses) on available-for-sale securities .....	0			0.06			0			0.04			0.01	0.01	62
Plus: other tax equivalent adjustments .....	0.61			0			0.60			0			0	0	42
Equals: Pretax net operating income (tax equivalent) .....	0.47			1.05			0.85			0.53			0.45	1.56	4
Less: Applicable income taxes (tax equivalent) .....	0.57			0.26			0.89			0.12			0.11	0.36	3
Less: Minority interest .....	0			0			0			0			0	0	79
Equals: Net operating income .....	-0.10			0.78			-0.04			0.41			0.34	1.19	7
Plus: Net extraordinary items .....	0.60			0			0.59			0			0	0	50
Equals: Net income .....	0.50			0.78			0.55			0.41			0.34	1.19	7
Memo: Net income (last four quarters) .....	0.34			0.77			0.55			0.41			0.34	1.19	6
Net income—BHC and noncontrolling (minority) interest .....	0.50			0.78			0.55			0.41			0.34	1.20	6
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	90.62			92.13			92.26			92.16			90.39	91.05	39
Average interest-bearing funds / Average assets .....	57.22			60.54			60.41			61.99			61.29	65.57	30
Interest income (tax equivalent) / Average earning assets .....	0.70			2.08			0.29			2.42			3.81	4.41	16
Interest expense / Average earning assets .....	0.58			0.23			0.15			0.57			1.70	1.08	87
Net interest income (tax equivalent) / Average earning assets .....	0.13			1.85			0.14			1.84			2.11	3.33	12
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	0.19			3.22			0.06			3.50			4.29	5.09	12
Interest-bearing bank balances .....	0.61			0.31			0.21			0.60			2.48	2.04	76
Federal funds sold and reverse repos .....	2.44			0.63			0.65			0.92			4.68	2.44	90
Trading assets .....	3.88			2.75			2.85			2.88			3.41	0.99	90
Total earning assets .....	0.70			2.08			0.29			2.41			3.81	4.36	16
Investment securities (tax equivalent) .....	0			1.53			0			1.89			2.40	2.76	22
US Treasury and agency securities (excluding mortgage-backed securities) .....	0			1.55			0.01			1.44			1.41	2.32	8
Mortgage-backed securities .....	0			1.47			0			1.97			2.48	2.61	30
All other securities .....	0.14			4.45			0.05			3.35			2.99	4.06	15
Interest-bearing deposits .....	0			0.11			0			0.41			1.01	1.10	44
Time deposits of \$250K or more .....	0			0.28			0			1.45			3.50	1.96	98
Time deposits < \$250K .....	0			0.79			0			1.28			1.43	1.82	27
Other domestic deposits .....	0			0.11			0			0.41			1.09	0.93	67
Foreign deposits .....														1.19	
Federal funds purchased and repos .....	1.79			0.36			0.35			0.81			4.23	1.86	91
Other borrowed funds and trading liabilities .....	1.83			1.55			1.28			1.71			2.99	2.38	83
All interest-bearing funds .....	0.91			0.35			0.23			0.85			2.51	1.49	88

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Page 4 of 23

## Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Non-interest Income and Expenses</b>					
Total non-interest income	1,074,652	1,723,389	1,742,676	2,119,602	1,827,202
Fiduciary activities income	0	21,357	0	26,370	23,899
Service charges on deposit accounts - domestic	0	110,406	0	137,805	151,664
Trading revenue	-570,724	-100,385	-145,237	29,009	70,676
Investment banking fees and commissions	397,069	522,217	632,933	682,208	531,113
Insurance activities revenue	0	1,598	0	2,098	3,428
Venture capital revenue	0	0	0	0	0
Net servicing fees	0	3,755	0	-1,665	8,849
Net securitization income	0	15	0	20	20
Net gains (losses) on sales of loans, OREO, other assets	-1	59,947	-2,075	75,091	-32,421
Other non-interest income	1,248,308	1,104,479	1,257,055	1,168,666	1,069,974
Total overhead expenses	1,340,733	2,582,942	1,566,388	3,615,866	3,554,633
Personnel expense	771,389	1,622,391	986,363	2,149,623	2,093,993
Net occupancy expense	60,118	255,970	64,581	362,545	350,793
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	556	556	743	743	743
Other operating expenses	508,670	704,025	514,701	1,102,955	1,109,104
Fee income on mutual funds and annuities	0	11,293	0	12,986	13,577
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	2,920	11,704	2,815	12,032	12,442
Average personnel expense per employee	264.17	138.62	350.40	178.66	168.30
Average assets per employee	52,932.83	12,808.32	53,809.32	12,419.14	10,275.51

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	0			0.66			0			0.61			0.74	2.72	31
Overhead expenses / Net Interest Income + non-interest income	110.83			71.08			80.93			77.73			83.49	61.29	94
<b>Percent of Average Assets</b>															
Total overhead expense	1.16			2.30			1.03			2.42			2.78	2.69	60
Personnel expense	0.67			1.44			0.65			1.44			1.64	1.41	75
Net occupancy expense	0.05			0.23			0.04			0.24			0.27	0.28	51
Other operating expenses	0.44			0.63			0.34			0.74			0.87	0.97	50
Overhead less non-interest income	0.23			0.76			-0.12			1			1.35	1.32	48
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	110.83			71.02			80.93			77.64			83.36	60.64	94
Personnel expense	63.76			44.61			50.96			46.16			49.11	32.39	96
Net occupancy expense	4.97			7.04			3.34			7.78			8.23	6.52	80
Other operating expenses	42.09			19.37			26.63			23.70			26.03	21.20	80
Total non-interest income	88.83			47.38			90.04			45.51			42.85	29.23	80
Fiduciary activities income	0			0.59			0			0.57			0.56	1.97	38
Service charges on domestic deposit accounts	0			3.04			0			2.96			3.56	3.88	42
Trading revenue	-47.18			-2.76			-7.50			0.62			1.66	1.18	78
Investment banking fees and commissions	32.82			14.36			32.70			14.65			12.46	3.54	86
Insurance activities revenue	0			0.04			0			0.05			0.08	0.47	48
Venture capital revenue	0			0			0			0			0	0.02	42
Net servicing fees	0			0.10			0			-0.04			0.21	0.28	60
Net securitization income	0			0			0			0			0	0.01	88
Net gain (loss) - sales of loans, OREO, and other assets	0			1.65			-0.11			1.61			-0.76	1.86	4
Other non-interest income	103.19			30.37			64.95			25.09			25.09	10.04	92
Overhead less non-interest income	21.99			23.63			-9.11			32.13			40.51	31.06	78
Applicable income taxes / Pretax net operating income (tax equivalent)	-7.81			24.73			34.44			21.59			23.40	20.56	75
Applicable income tax + TE / Pretax net operating income + TE	120.49			25.01			104.59			22.27			24.55	23.23	68

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	27,935,815	26,026,500	26,570,051	26,985,994	28,409,527	7.34	-19.48
Commercial and industrial loans	13,309,197	12,564,817	12,555,907	14,352,709	13,700,775	5.92	-9.79
Loans to individuals	14,081,962	13,806,475	13,717,710	14,255,878	15,219,876	2.00	-20.04
Loans to depository institutions and acceptances of other banks	33,178	30,308	7,355	22,452	3,307,853	9.47	-52.82
Agricultural loans	2,017,434	2,025,171	2,288,331	2,127,174	2,449,964	-0.38	-9.18
Other loans and leases	6,494,854	9,805,471	10,953,654	5,691,963	5,426,926	-33.76	-14.91
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	63,872,440	64,258,742	66,093,008	63,436,170	68,514,921	-0.60	-17.03
Less: Allowance for loan and lease losses	595,729	772,087	745,005	841,620	617,497	-22.84	-19.71
Net loans and leases	63,276,711	63,486,655	65,348,003	62,594,550	67,897,424	-0.33	-17.01
Debt securities that reprice or mature in over 1 year	18,527,583	23,237,835	22,424,803	22,755,439	20,221,290	-20.27	9.72
Mutual funds and equity securities	135,559	160,670	165,201	200,171	132,154	-15.63	749.85
Subtotal	81,939,853	86,885,160	87,938,007	85,550,160	88,250,868	-5.69	-12.03
Interest-bearing bank balances	6,566,566	18,996,569	18,224,769	9,092,319	1,663,807	-65.43	-27.91
Federal funds sold and reverse repos	14,841,793	24,596,236	17,535,490	14,133,204	12,132,073	-39.66	50.33
Debt securities that reprice or mature within 1 year	1,754,893	597,051	421,914	2,402,864	302,136	193.93	332.19
Trading assets	8,268,342	7,876,218	7,163,522	7,213,899	8,858,878	4.98	-45.13
Total earning assets	113,371,447	138,951,234	131,283,702	118,392,446	111,207,762	-18.41	-11.15
Non-interest-bearing cash and due from depository institutions	2,610,250	1,895,367	2,122,006	1,502,371	1,413,347	37.72	61.03
Premises, fixed assets, and leases	703,339	670,157	674,655	705,262	714,323	4.95	3.70
Other real estate owned	5,110	7,995	5,160	8,495	8,023	-36.09	-54.91
Investment in unconsolidated subsidiaries	38,927	41,037	43,332	50,340	158,009	-5.14	-78.87
Intangible and other assets	27,058,468	17,614,757	20,764,106	14,773,170	11,799,071	53.61	69.82
Total assets	143,787,541	159,180,547	154,892,961	135,432,084	125,300,535	-9.67	-1.54
Quarterly average assets	148,059,605	154,608,815	156,167,218	136,200,697	137,590,204	-4.24	4.26
Average loans and leases (YTD)	66,815,384	67,241,630	66,481,661	67,950,726	66,699,796	-0.63	-10.72
<b>Memoranda</b>							
Loans held-for-sale	21,060	70,088	36,753	132,672	137,475	-69.95	-97.56
Loans not held-for-sale	63,851,380	64,188,654	66,056,255	63,303,498	68,377,446	-0.53	-16.12
Real estate loans secured by 1-4 family	12,069,430	9,860,443	10,335,726	10,516,174	11,906,990	22.40	-16.05
Commercial real estate loans	15,198,726	15,369,322	15,455,302	15,592,378	15,488,536	-1.11	-18.09
Construction and land development	1,540,396	1,703,462	1,723,798	1,645,263	1,564,658	-9.57	-29.83
Multifamily	1,449,430	1,240,558	1,343,947	1,215,279	1,278,861	16.84	-11.52
Nonfarm nonresidential	12,208,900	12,425,302	12,387,557	12,731,836	12,645,017	-1.74	-17.07
Real estate loans secured by farmland	667,659	796,735	779,023	877,442	1,014,001	-16.20	-47.36
Total investment securities	20,418,035	23,995,556	23,011,918	25,358,474	20,655,580	-14.91	17.96
U.S. Treasury securities	5,345,953	5,413,581	5,199,666	7,440,314	4,758,322	-1.25	121.11
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		-100.00
Municipal securities	69,955	109,268	99,897	155,084	188,811	-35.98	-76.25
Mortgage-backed securities	14,861,996	18,287,192	17,522,484	17,533,911	15,532,072	-18.73	3.68
Asset-backed securities	0	4,530	3,552	8,400	14,796	-100.00	-100.00
Other debt securities	4,572	20,315	21,118	20,594	29,425	-77.49	
Mutual funds and equity securities	135,559	160,670	165,201	200,171	132,154	-15.63	749.85
Available-for-sale securities	20,275,156	23,824,765	22,837,786	25,142,977	20,499,541	-14.90	17.38
U.S. Treasury securities	5,345,953	5,413,581	5,199,666	7,440,314	4,758,322	-1.25	121.11
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		-100.00
Municipal securities	69,955	109,268	99,897	155,084	188,811	-35.98	-76.25
Mortgage-backed securities	14,854,676	18,277,071	17,513,553	17,518,585	15,508,187	-18.73	3.89
Asset-backed securities	0	4,530	3,552	8,400	14,796	-100.00	-100.00
Other debt securities	4,572	20,315	21,118	20,594	29,425	-77.49	
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-880	299	229	1,061	264		
Available-for-sale securities appreciation (depreciation)	-3,692,308	41,886	-169,976	771,161	53,213		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	5,858,772	8,678,961	8,744,576	7,147,021	1,810,233	-32.49	-10.22

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

**Liabilities and Changes in Capital**

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	3,627,289	4,438,840	4,637,327	4,237,586	2,652,853	-18.28	12.79
NOW, ATS and transaction accounts	2,612,290	3,008,525	2,455,551	2,296,738	989,285	-13.17	382.22
Time deposits less brokered deposits < \$250K	-1,573,092	-2,338,383	-1,548,049	-1,110,325	2,193,693		
MMDA and other savings accounts	64,139,990	71,426,009	70,890,314	67,046,680	54,596,885	-10.20	6.23
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	68,806,477	76,534,991	76,435,143	72,470,679	60,432,716	-10.10	2.84
Time deposits of \$250K or more	2,703,139	3,256,727	3,007,018	2,720,204	3,067,893	-17.00	-59.10
Foreign deposits	0	0	0	0	0		-100.00
Federal funds purchased and repos	20,884,641	31,665,803	27,383,340	17,570,120	14,011,369	-34.05	28.56
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	4,864,681	2,370,569	3,149,397	539,908	7,097,498	105.21	-56.21
Other borrowings w/remaining maturity over 1 year	4,899,930	5,128,475	5,067,611	5,365,319	6,124,446	-4.46	52.25
Brokered deposits < \$250K	4,208,452	4,882,230	3,945,320	4,421,499	3,566,381	-13.80	-5.41
Noncore funding	37,560,843	47,303,804	42,552,686	30,617,050	33,867,587	-20.60	-12.63
Trading liabilities	953,528	817,351	834,503	530,200	747,046	16.66	-42.60
Subordinated notes and debentures + trust preferred securities	1,265,000	1,265,000	1,265,000	1,265,000	1,265,000	0.00	-32.17
Other liabilities	20,040,154	14,716,312	16,417,207	11,309,430	10,586,905	36.18	48.75
Total liabilities	128,626,002	140,637,458	137,504,539	116,192,359	106,899,254	-8.54	1.36
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	0	0	0	0	0		
Common surplus	11,397,370	11,397,371	11,397,370	11,397,371	11,397,371	0.00	-1.73
Retained earnings	6,705,933	7,175,444	6,128,386	7,297,386	7,084,312	-6.54	-1.27
Accumulated other comprehensive income	-2,963,284	-49,265	-157,678	527,355	-98,164		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	15,140,019	18,523,550	17,368,078	19,222,112	18,383,519	-18.27	-16.50
Noncontrolling (minority) interest in subsidiaries	21,520	19,539	20,344	17,613	17,762	10.14	-97.86
Total equity capital, including minority interest	15,161,539	18,543,089	17,388,422	19,239,725	18,401,281	-18.24	-20.76
Total liabilities and capital	143,787,541	159,180,547	154,892,961	135,432,084	125,300,535	-9.67	-1.54
<b>Memoranda</b>							
Non-interest-bearing deposits	24,537,570	26,089,320	25,779,187	23,155,570	16,986,629	-5.95	7.43
Interest-bearing deposits	51,180,498	58,584,628	57,608,294	56,456,812	50,080,361	-12.64	-9.39
Total deposits	75,718,068	84,673,948	83,387,481	79,612,382	67,066,990	-10.58	-4.55
Long-term debt that reprices within 1 year	6,028,085	6,031,834	6,031,297	6,035,803	6,025,000	-0.06	87.50
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended	17,368,078	19,222,112	19,222,112	18,383,519	18,539,624		
Accounting restatements	0	0	0	0	0		
Net income	577,547	878,058	831,008	613,079	429,993		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	0	1,000,000	2,000,000	400,000	1,000,000		
Change in other comprehensive income	-2,805,607	-576,621	-685,033	625,519	413,902		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	1	1	-9	-5	0		
Holding company equity capital, ending balance	15,140,019	18,523,550	17,368,078	19,222,112	18,383,519		

BHC Name

City/State

## Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct									
<b>Percent of Total Assets</b>															
Real estate loans .....	19.43			16.35			17.15			19.93			22.67	37.78	23
Commercial and industrial loans .....	9.26			7.89			8.11			10.60			10.93	12.02	48
Loans to individuals .....	9.79			8.67			8.86			10.53			12.15	4.20	88
Loans to depository institutions and acceptances of other banks .....	0.02			0.02			0			0.02			2.64	0.04	98
Agricultural loans .....	1.40			1.27			1.48			1.57			1.96	0.24	92
Other loans and leases .....	4.52			6.16			7.07			4.20			4.33	5.01	53
Net loans and leases .....	44.01			39.88			42.19			46.22			54.19	63.77	21
Debt securities over 1 year .....	12.89			14.60			14.48			16.80			16.14	14.60	58
Mutual funds and equity securities .....	0.09			0.10			0.11			0.15			0.11	0.06	73
Subtotal .....	56.99			54.58			56.77			63.17			70.43	79.65	18
Interest-bearing bank balances .....	4.57			11.93			11.77			6.71			1.33	3.06	32
Federal funds sold and reverse repos .....	10.32			15.45			11.32			10.44			9.68	1.57	88
Debt securities 1 year or less .....	1.22			0.38			0.27			1.77			0.24	1.91	18
Trading assets .....	5.75			4.95			4.62			5.33			7.07	1.19	89
Total earning assets .....	78.85			87.29			84.76			87.42			88.75	89.53	37
Non-interest cash and due from depository institutions .....	1.82			1.19			1.37			1.11			1.13	1.14	45
Other real estate owned .....	0			0.01			0			0.01			0.01	0.03	27
All other assets .....	19.34			11.52			13.87			11.47			10.12	9.27	64
<b>Memoranda</b>															
Short-term investments .....	16.11			27.76			23.36			18.92			11.25	7.63	75
U.S. Treasury securities .....	3.72			3.40			3.36			5.49			3.80	1.03	85
US agency securities (excluding mortgage-backed securities) .....	0			0			0			0			0	0.54	13
Municipal securities .....	0.05			0.07			0.06			0.11			0.15	1.34	31
Mortgage-backed securities .....	10.34			11.49			11.31			12.95			12.40	11.44	57
Asset-backed securities .....	0			0			0			0.01			0.01	0.28	55
Other debt securities .....	0			0.01			0.01			0.02			0.02	0.39	38
Loans held-for-sale .....	0.01			0.04			0.02			0.10			0.11	0.39	37
Loans held for investment .....	44.41			40.32			42.65			46.74			54.57	63.50	22
Real estate loans secured by 1-4 family .....	8.39			6.19			6.67			7.76			9.50	13.29	34
Revolving .....	1.71			1.49			1.53			1.88			2.09	2.07	54
Closed-end, secured by first liens .....	6.67			4.69			5.12			5.86			7.36	10.69	34
Closed-end, secured by junior liens .....	0.02			0.02			0.02			0.03			0.05	0.28	26
Commercial real estate loans .....	10.57			9.66			9.98			11.51			12.36	22.23	30
Construction and land development .....	1.07			1.07			1.11			1.21			1.25	3.44	30
Multifamily .....	1.01			0.78			0.87			0.90			1.02	3.01	25
Nonfarm nonresidential .....	8.49			7.81			8			9.40			10.09	14.69	34
Real estate loans secured by farmland .....	0.46			0.50			0.50			0.65			0.81	0.36	78

BHC Name

City/State

## Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct									
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	43.74			40.50			40.20			42.54			41.46	57.46	25
Real estate loans secured by 1-4 family	18.90			15.34			15.64			16.58			17.38	20.75	36
Revolving	3.84			3.69			3.59			4.01			3.83	3.15	59
Closed-end	15.05			11.66			12.04			12.57			13.55	17.39	34
Commercial real estate loans	23.80			23.92			23.38			24.58			22.61	33.52	30
Construction and land development	2.41			2.65			2.61			2.59			2.28	5.09	30
1-4 family	0.22			0.28			0.23			0.35			0.37	0.94	42
Other	2.19			2.37			2.37			2.25			1.92	4.02	30
Multifamily	2.27			1.93			2.03			1.92			1.87	4.69	29
Nonfarm nonresidential	19.11			19.34			18.74			20.07			18.46	22.15	41
Owner-occupied	10.21			10.83			10.51			11.57			10.83	7.72	73
Other	8.91			8.51			8.24			8.50			7.63	14.34	26
Real estate loans secured by farmland	1.05			1.24			1.18			1.38			1.48	0.55	81
Loans to depository institutions and acceptances of other banks	0.05			0.05			0.01			0.04			4.83	0.11	96
Commercial and industrial loans	20.84			19.55			19			22.63			20	19.53	58
Loans to individuals	22.05			21.49			20.76			22.47			22.21	7.13	89
Credit card loans	0.61			0.41			0.42			0.41			0.38	0.81	64
Agricultural loans	3.16			3.15			3.46			3.35			3.58	0.37	93
Other loans and leases	10.17			15.26			16.57			8.97			7.92	9.85	53
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	195.29			174.63			191.75			178.66			195.40	391.26	19
Real estate loans secured by 1-4 family	84.37			66.16			74.59			69.62			81.90	138.18	28
Revolving	17.15			15.89			17.14			16.83			18.05	21.26	50
Closed-end	67.22			50.27			57.45			52.79			63.85	115.20	27
Commercial real estate loans	106.25			103.12			111.54			103.23			106.53	229.44	27
Construction and land development	10.77			11.43			12.44			10.89			10.76	34.95	26
1-4 family	0.97			1.21			1.11			1.45			1.74	6.61	37
Other	9.79			10.22			11.33			9.44			9.03	27.32	25
Multifamily	10.13			8.32			9.70			8.05			8.80	31.04	22
Nonfarm nonresidential	85.35			83.37			89.40			84.29			86.97	152.10	32
Owner-occupied	45.57			46.70			50.11			48.59			51.04	53.07	53
Other	39.78			36.67			39.29			35.70			35.93	97.41	22
Real estate loans secured by farmland	4.67			5.35			5.62			5.81			6.97	3.60	78
Loans to depository institutions and acceptances of other banks	0.23			0.20			0.05			0.15			22.75	0.44	96
Commercial and industrial loans	93.04			84.31			90.61			95.02			94.24	122.02	40
Loans to individuals	98.44			92.64			99			94.38			104.68	43.51	83
Credit card loans	2.72			1.75			2.02			1.73			1.79	4.34	64
Agricultural loans	14.10			13.59			16.51			14.08			16.85	2.18	92
Other loans and leases	45.40			65.79			79.05			37.68			37.33	52.44	50
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	14.19			13.65			13.41			13.59			12.55	26.45	18
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	63.34			58.87			63.96			57.06			59.16	178.57	18
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	108.91			105.57			114.07			105.65			110.19	236.10	24

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct									
<b>Percent of Total Assets</b>															
Short-term investments	16.11			27.76			23.36			18.92			11.25	7.63	75
Liquid assets	36.51			48.41			43.75			42.03			35.40	22.44	82
Investment securities	14.20			15.07			14.86			18.72			16.48	16.99	50
Net loans and leases	44.01			39.88			42.19			46.22			54.19	63.77	21
Net loans, leases and standby letters of credit	45.20			40.94			43.23			47.52			55.51	64.84	20
Core deposits	47.85			48.08			49.35			53.51			48.23	63.09	19
Noncore funding	26.12			29.72			27.47			22.61			27.03	19.36	74
Time deposits of \$250K or more	1.88			2.05			1.94			2.01			2.45	2.94	50
Foreign deposits	0			0			0			0			0	0.43	38
Federal funds purchased and repos	14.52			19.89			17.68			12.97			11.18	1.94	92
Secured federal funds purchased	0			0			0			0			0	0	49
Net federal funds purchased (sold)	4.20			4.44			6.36			2.54			1.50	0.48	75
Commercial paper	0			0			0			0			0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	3.38			1.49			2.03			0.40			5.66	3.01	81
Earning assets that reprice within 1 year	44.34			50.92			50.29			41.53			37.56	39.29	42
Interest-bearing liabilities that reprice within 1 year	3.22			3.09			2.96			3.74			6.05	10.19	21
Long-term debt that reprices within 1 year	4.19			3.79			3.89			4.46			4.81	0.96	89
Net assets that reprice within 1 year	36.93			44.04			43.43			33.33			26.70	26.63	46
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	17.57			3.58			7.24			5.83			22.40	14.45	76
Net short-term noncore funding dependence	11.02			-3			0.91			-1.15			14.62	3.38	84
Short-term investment / Short-term noncore funding	71.95			106.27			97.84			103.98			52.21	77.77	50
Liquid assets - short-term noncore funding / Nonliquid assets	22.24			43.21			35.34			41.10			21.44	16.97	69
Net loans and leases / Total deposits	83.57			74.98			78.37			78.62			101.24	90.31	81
Net loans and leases / Core deposits	91.96			82.95			85.49			86.37			112.35	103.93	72
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.01			0			0			0.01			0	0.72	16
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-26.93			0.30			-1.30			5.41			0.38	1.36	29
Structured notes appreciation (depreciation) / Tier 1 capital														0	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	0.04			0.04			0.04			0.06			0.12	12.67	32
Available-for-sale securities	99.30			99.29			99.24			99.15			99.24	85.40	77
U.S. Treasury securities	26.18			22.56			22.60			29.34			23.04	6.15	88
US agency securities (excluding mortgage-backed securities)	0			0			0			0			0	3.49	13
Municipal securities	0.34			0.46			0.43			0.61			0.91	7.75	29
Mortgage-backed securities	72.79			76.21			76.15			69.14			75.20	67.43	53
Asset-backed securities	0			0.02			0.02			0.03			0.07	1.66	54
Other debt securities	0.02			0.08			0.09			0.08			0.14	2.94	39
Mutual funds and equity securities	0.66			0.67			0.72			0.79			0.64	0.40	71
Debt securities 1 year or less	8.59			2.49			1.83			9.48			1.46	11.86	9
Debt securities 1 to 5 years	4.34			4.46			7.13			4.84			7.38	17.94	35
Debt securities over 5 years	86.40			92.39			90.32			84.89			90.52	66.02	85
Pledged securities	28.69			36.17			38			28.18			8.76	30.57	19
Structured notes, fair value	0			0			0			0			0	0.03	42
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	-47.58			92.46			41.18			81.79			-4.83	26.69	30
Investment securities	-14.91			7.14			-9.25			22.77			51.92	11.75	87
Core deposits	-10.10			6.71			5.47			19.92			10.49	11.23	60
Noncore funding	-20.60			41.88			38.98			-9.60			6.02	6.59	56

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			29,940,623	27,216,092	25,380,365
Commit: Secured commercial real estate loans	2,518,572	1,805,710	2,027,938	1,912,955	1,895,612
Commit: Unsecured real estate loans	111,801	183,662	147,511	154,705	212,329
Credit card lines (reported semiannually, June/Dec)			2,733,679	2,529,863	2,270,727
Securities underwriting	0	0	0	0	0
Standby letters of credit	1,709,471	1,683,262	1,610,712	1,767,595	1,651,913
Commercial and similar letters of credit	85,725	57,134	90,803	52,414	83,591
Securities lent	22,911,562	33,827,876	36,761,097	24,962,569	19,378,950
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	48,070,471	41,829,582	36,666,260	13,963,503	13,013,036
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	52,197,035	52,077,254	45,437,928	48,471,268	97,213,705
Written options contracts (interest rate)	9,215	88,043	7,240	445,326	82,759
Purchased options contracts (interest rate)	0	0	0	51,029	80,429
Interest rate swaps	18,067,983	19,727,598	19,774,073	18,459,865	18,755,087
Futures and forward foreign exchange	675,657	698,505	578,338	931,768	921,591
Written options contracts (foreign exchange)	17,048	4,917	2,400	7,563	0
Purchased options contracts (foreign exchange)	17,035	4,917	2,400	7,563	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	1,805	158	0	0	0
Written options contracts (commodity and other)	574,579	592,791	572,640	650,189	767,190
Purchased options contracts (commodity and other)	574,101	592,339	572,640	650,189	767,190
Commodity and other swaps	135,953	172,262	167,106	169,153	146,286

	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct									
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)							19.33			20.10			20.26	23.52	48
Standby letters of credit	1.19			1.06			1.04			1.31			1.32	0.84	78
Commercial and similar letters of credit	0.06			0.04			0.06			0.04			0.07	0.02	84
Securities lent	15.93			21.25			23.73			18.43			15.47	0.40	94
Credit derivatives - notional amount (holding company as guarantor)	0			0			0			0			0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0			0			0			0			0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0			0			0			0			0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	33.43			26.28			23.67			10.31			10.39	0.45	92
Derivative contracts	50.26			46.46			43.33			51.57			94.76	68.47	83
Interest rate contracts	48.87			45.16			42.11			49.79			92.68	47.31	85
Interest rate futures and forward contracts	36.30			32.72			29.34			35.79			77.58	10.67	90
Written options contracts (interest rate)	0.01			0.06			0			0.33			0.07	2.47	24
Purchased options contracts (interest rate)	0			0			0			0.04			0.06	2.65	48
Interest rate swaps	12.57			12.39			12.77			13.63			14.97	28.86	52
Foreign exchange contracts	0.49			0.44			0.38			0.70			0.74	10.12	65
Futures and forward foreign exchange contracts	0.47			0.44			0.37			0.69			0.74	5.23	70
Written options contracts (foreign exchange)	0.01			0			0			0.01			0	0.05	39
Purchased options contracts (foreign exchange)	0.01			0			0			0.01			0	0.08	39
Foreign exchange rate swaps	0			0			0			0			0	2.03	38
Equity, commodity, and other derivative contracts	0.89			0.85			0.85			1.09			1.34	3.32	80
Commodity and other futures and forward contracts	0			0			0			0			0	0.19	40
Written options contracts (commodity and other)	0.40			0.37			0.37			0.48			0.61	0.98	83
Purchased options contracts (commodity and other)	0.40			0.37			0.37			0.48			0.61	0.94	84
Commodity and other swaps	0.09			0.11			0.11			0.12			0.12	0.38	76
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)							45.04			40.05			38.05	45.53	55

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

**Derivative Instruments**

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts	72,270,411	73,958,784	67,114,765	69,843,913	118,734,237
Interest rate contracts	70,274,233	71,892,895	65,219,241	67,427,488	116,131,980
Foreign exchange contracts	709,740	708,339	583,138	946,894	921,591
Equity, commodity, and other contracts	1,286,438	1,357,550	1,312,386	1,469,531	1,680,666
<b>Derivatives Position</b>					
Futures and forwards	52,874,497	52,775,917	46,016,266	49,403,036	98,135,296
Written options	600,842	685,751	582,280	1,103,078	849,949
Exchange-traded	20,183	2,408	0	0	0
Over-the-counter	580,659	683,343	582,280	1,103,078	849,949
Purchased options	591,136	597,256	575,040	708,781	847,619
Exchange-traded	19,705	1,956	0	0	0
Over-the-counter	571,431	595,300	575,040	708,781	847,619
Swaps	18,203,936	19,899,860	19,941,179	18,629,018	18,901,373
Held for trading	68,667,795	68,273,622	61,642,639	64,551,725	112,459,794
Interest rate contracts	67,916,362	67,560,761	61,059,501	63,604,831	111,537,228
Foreign exchange contracts	709,740	708,339	583,138	946,894	921,591
Equity, commodity, and other contracts	41,693	4,522	0	0	975
Non-traded	3,602,616	5,685,162	5,472,126	5,292,188	6,274,443
Interest rate contracts	2,357,871	4,332,134	4,159,740	3,822,657	4,594,752
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	1,244,745	1,353,028	1,312,386	1,469,531	1,679,691
Derivative contracts (excluding futures and FX 14 days or less)	1,506,061,655	1,192,624,035	1,201,627,239	997,006,951	1,126,671,134
One year or less	969,957,037	815,226,876	822,670,651	666,253,520	810,822,168
Over 1 year to 5 years	528,498,349	372,310,756	372,217,515	324,996,609	310,699,942
Over 5 years	7,606,269	5,086,403	6,739,073	5,756,822	5,149,024
Gross negative fair value (absolute value)	1,130,770	345,591	266,598	382,547	301,610
Gross positive fair value	1,022,870	566,680	409,243	758,457	460,749
Held for trading	980,513	475,414	315,890	676,948	378,336
Non-traded	42,357	91,266	93,353	81,509	82,413
Current credit exposure on risk-based capital derivative contracts	4,418,529	2,600,382	3,212,131	2,803,648	2,377,914
Credit losses on derivative contracts	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

## Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct									
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	97.24			97.21			97.18			96.54			97.81	93.44	41
Foreign exchange contracts .....	0.98			0.96			0.87			1.36			0.78	3.20	60
Equity, commodity, and other contracts .....	1.78			1.84			1.96			2.10			1.42	1.64	75
<b>Futures and forwards</b>															
Futures and forwards .....	73.16			71.36			68.56			70.73			82.65	13.49	95
<b>Written options</b>															
Written options .....	0.83			0.93			0.87			1.58			0.72	5.91	21
<b>Exchange-traded</b>															
Exchange-traded .....	0.03			0			0			0			0	0.15	42
<b>Over-the-counter</b>															
Over-the-counter .....	0.80			0.92			0.87			1.58			0.72	5.10	23
<b>Purchased options</b>															
Purchased options .....	0.82			0.81			0.86			1.01			0.71	4.42	47
<b>Exchange-traded</b>															
Exchange-traded .....	0.03			0			0			0			0	0.28	39
<b>Over-the-counter</b>															
Over-the-counter .....	0.79			0.80			0.86			1.01			0.71	3.35	51
Swaps .....	25.19			26.91			29.71			26.67			15.92	69.75	12
<b>Held for trading</b>															
Held for trading .....	95.02			92.31			91.85			92.42			94.72	44.16	78
<b>Interest rate contracts</b>															
Interest rate contracts .....	93.98			91.35			90.98			91.07			93.94	37.24	88
<b>Foreign exchange contracts</b>															
Foreign exchange contracts .....	0.98			0.96			0.87			1.36			0.78	1.60	70
<b>Equity, commodity, and other contracts</b>															
Equity, commodity, and other contracts .....	0.06			0.01			0			0			0	0.83	73
<b>Non-traded</b>															
Non-traded .....	4.98			7.69			8.15			7.58			5.28	55.84	21
<b>Interest rate contracts</b>															
Interest rate contracts .....	3.26			5.86			6.20			5.47			3.87	52.22	20
<b>Foreign exchange contracts</b>															
Foreign exchange contracts .....	0			0			0			0			0	0.34	33
<b>Equity, commodity, and other contracts</b>															
Equity, commodity, and other contracts .....	1.72			1.83			1.96			2.10			1.41	0.13	91
<b>Derivative contracts (excluding futures and forex 14 days or less)</b>															
Derivative contracts (excluding futures and forex 14 days or less) .....	2,083.93			1,612.55			1,790.41			1,427.48			948.90	93.86	95
<b>One year or less</b>															
One year or less .....	1,342.12			1,102.27			1,225.77			953.92			682.89	32.17	95
<b>Over 1 year to 5 years</b>															
Over 1 year to 5 years .....	731.28			503.40			554.60			465.32			261.68	30.45	95
<b>Over 5 years</b>															
Over 5 years .....	10.52			6.88			10.04			8.24			4.34	28.09	16
<b>Gross negative fair value (absolute value)</b>															
Gross negative fair value (absolute value) .....	1.56			0.47			0.40			0.55			0.25	0.83	26
<b>Gross positive fair value</b>															
Gross positive fair value .....	1.42			0.77			0.61			1.09			0.39	1.19	14
<b>Percent of Tier 1 Capital</b>															
<b>Gross negative fair value, absolute value (X)</b>															
Gross negative fair value, absolute value (X) .....	0.08			0.02			0.02			0.03			0.02	0.06	61
<b>Gross positive fair value (X)</b>															
Gross positive fair value (X) .....	0.07			0.04			0.03			0.05			0.03	0.07	55
<b>Held for trading (X)</b>															
Held for trading (X) .....	0.07			0.03			0.02			0.05			0.03	0.06	62
<b>Non-traded (X)</b>															
Non-traded (X) .....	0			0.01			0.01			0.01			0.01	0.01	62
<b>Current credit exposure (X)</b>															
Current credit exposure (X) .....	0.32			0.18			0.24			0.20			0.17	0.05	87
<b>Credit losses on derivative contracts</b>															
Credit losses on derivative contracts .....	0			0			0			0			0	0	45
<b>Past Due Derivative Instruments Fair Value</b>															
<b>30-89 days past due</b>															
30-89 days past due .....	0			0			0			0			0	0	47
<b>90+ days past due</b>															
90+ days past due .....	0			0			0			0			0	0	48
<b>Other Ratios</b>															
<b>Current credit exposure / Risk-weighted assets</b>															
Current credit exposure / Risk-weighted assets .....	4.68			2.98			3.42			3.28			2.71	0.73	87

BHC Name

City/State

**Allowance and Net Loan and Lease Losses**

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Change: Allowance for Loan and Lease Losses excluding ATRR</b>					
Beginning balance	745,005	841,620	841,620	617,497	613,547
Gross losses	116,616	109,781	144,079	197,835	235,694
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	62,226	76,749	102,691	100,161	84,410
Net losses	54,390	33,032	41,388	97,674	151,284
Provision for loan and lease losses	0	-36,501	0	321,797	155,234
Adjustments	-94,886	0	-55,227	0	0
Ending balance	595,729	772,087	745,005	841,620	617,497
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	0			-0.03			0			0.22			0.12	0.15	50
Provision for loan and lease losses / Average loans and leases	0			-0.07			0			0.47			0.23	0.24	58
Provision for loan and lease losses / Net loan and lease losses	0			-110.50			0			329.46			102.61	130.58	34
Allowance for loan and lease losses / Total loans and leases not held for sale	0.93			1.20			1.13			1.33			0.90	0.83	57
Allowance for loan and lease losses / Total loans and leases	0.93			1.20			1.13			1.33			0.90	0.81	57
Allowance for loan and lease losses / Net loans and leases losses (X)	8.21			17.53			18			8.62			4.08	8.03	45
Allowance for loan and lease losses / Nonaccrual assets	169.51			163.21			225.48			166.50			178.62	218.72	58
ALLL / 90+ days past due + nonaccrual loans and leases	142.84			161.30			210.26			166.24			177.82	151.73	70
Gross loan and lease losses / Average loans and leases	0.23			0.22			0.22			0.29			0.35	0.28	69
Recoveries / Average loans and leases	0.12			0.15			0.15			0.15			0.13	0.08	80
Net losses / Average loans and leases	0.11			0.07			0.06			0.14			0.23	0.21	61
Write-downs, transfers to loans held-for-sale / Average loans and leases	0			0			0			0			0	0	40
Recoveries / Prior year-end losses	43.19			38.79			51.91			42.50			41.43	36.22	69
Earnings coverage of net loan and lease losses (X)	-2.85			34.38			9.34			11.34			4.78	24.40	20
<b>Net Loan and Lease Losses By Type</b>															
Real estate loans	-0.01			-0.03			0			-0.05			-0.04	0.01	8
Real estate loans secured by 1-4 family	-0.03			-0.07			-0.05			-0.06			-0.05	0.01	6
Revolving	-0.09			-0.08			-0.08			-0.09			-0.12	0.02	8
Closed-end	-0.02			-0.06			-0.05			-0.05			-0.03	0	10
Commercial real estate loans	0			0			0			-0.03			-0.02	0.01	7
Construction and land development	-0.04			-0.12			-0.11			-0.07			-0.07	-0.01	14
1-4 family	0			0			0			0			0	0	21
Other	-0.04			-0.12			-0.11			-0.07			-0.07	-0.01	11
Multifamily	-0.01			0.03			0.02			-0.24			0	0	19
Nonfarm nonresidential	0.01			0.01			0.02			0			-0.02	0.02	9
Owner-occupied	0.02			0			0			0			-0.02	0.01	6
Other	-0.01			0.01			0.01			0			0	0.01	19
Real estate loans secured by farmland	0.03			-0.07			0.72			-0.31			-0.02	0.01	10
Commercial and industrial loans	0.12			0.14			0.04			0.05			0.30	0.37	53
Loans to individuals	0.40			0.31			0.31			0.65			0.77	1.17	45
Credit card loans	2.98			4.99			4.26			5.17			4.25	3.11	75
Agricultural loans	0.23			-0.26			-0.18			0.11			0.01	0.08	64
Loans to foreign governments and institutions														0	
Other loans and leases	-0.01			-0.03			-0.02			0.15			0.04	0.15	48

BHC Name

City/State

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30–89 days past due loans and leases	407,468	364,171	332,803	371,217	279,364
90+ days past due loans and leases	65,610	5,590	23,917	797	1,563
Nonaccrual loans and leases	351,443	473,069	330,407	505,471	345,706
Total past due and nonaccrual loans and leases	824,521	842,830	687,127	877,485	626,633
Restructured 30–89 days past due	14,909	14,122	13,678	23,205	16,288
Restructured 90+ days past due	0	0	0	0	36
Restructured nonaccrual	82,272	93,895	79,422	76,416	62,169
Total restructured loans and leases	97,181	108,017	93,100	99,621	78,493
30–89 days past due loans held for sale	326	1,509	1,281	494	289
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	1,310	5,438	7,054	2,036	3,845
Total past due and nonaccrual loans held for sale	1,636	6,947	8,335	2,530	4,134
Restructured loans and leases in compliance	176,629	181,172	179,673	179,497	154,802
Other real estate owned	5,110	7,995	5,160	8,495	8,023
<b>Other Assets</b>					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
<b>Percent of Loans and Leases</b>															
30–89 days past due loans and leases	0.64			0.57			0.50			0.59			0.41	0.43	54
90+ days past due loans and leases	0.10			0.01			0.04			0			0	0.15	21
Nonaccrual loans and leases	0.55			0.74			0.50			0.80			0.50	0.51	50
90+ days past due and nonaccrual loans and leases	0.65			0.74			0.54			0.80			0.51	0.71	36
30–89 days past due restructured	0.02			0.02			0.02			0.04			0.02	0.01	74
90+ days past due restructured	0			0			0			0			0	0.01	59
Nonaccrual restructured	0.13			0.15			0.12			0.12			0.09	0.14	45
30–89 days past due loans held for sale	0			0			0			0			0	0	81
90+ days past due loans held for sale	0			0			0			0			0	0	42
Nonaccrual loans held for sale	0			0.01			0.01			0			0.01	0	84
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30–89 days past due assets	0.64			0.57			0.50			0.59			0.41	0.43	54
90+ days past due assets	0.10			0.01			0.04			0			0	0.15	18
Nonaccrual assets	0.55			0.74			0.50			0.80			0.50	0.53	50
30+ days past due and nonaccrual assets	1.29			1.31			1.04			1.38			0.91	1.19	46
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.29			0.30			0.23			0.37			0.28	0.44	31
90+ days past due and nonaccrual assets + other real estate owned	0.29			0.31			0.23			0.38			0.28	0.48	29
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.38			0.42			0.34			0.53			0.42	0.53	39
Allowance for loan and lease losses	92			87.60			71			85.15			85	115.41	39
Equity capital + allowance for loan and lease losses	3.48			3.51			2.92			3.57			2.76	4.28	34
Tier 1 capital + allowance for loan and lease losses	3.83			4.54			3.82			4.74			3.61	5.65	30
Loans and leases + other real estate owned	0.86			1.05			0.80			1.13			0.77	0.85	49

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

### Past Due and Nonaccrual Loans and Leases

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct									
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due .....	0.42			0.62			0.29			0.32			0.23	0.38	34
90+ days past due .....	0.05			0.01			0.02			0			0	0.16	27
Nonaccrual .....	0.58			0.79			0.66			0.78			0.55	0.46	61
Commercial and industrial															
30–89 days past due .....	0.88			0.37			0.81			0.26			0.34	0.31	66
90+ days past due .....	0.21			0.01			0.12			0			0.01	0.05	39
Nonaccrual .....	0.50			0.43			0.36			0.52			0.41	0.83	30
Individuals															
30–89 days past due .....	0.55			0.57			0.66			0.80			0.95	0.83	55
90+ days past due .....	0			0			0			0			0	0.17	16
Nonaccrual .....	0.42			0.48			0.49			0.46			0.37	0.17	79
Depository institution loans															
30–89 days past due .....	0			0			0			0			0	0	47
90+ days past due .....	0			0.22			0			0			0	0	49
Nonaccrual .....	0			0			0			0			0	0	48
Agricultural															
30–89 days past due .....	0.19			0.70			1.62			0.52			0.15	0.24	66
90+ days past due .....	0			0			0.04			0			0.01	0	87
Nonaccrual .....	2.84			1.01			1.49			1.27			2.56	0.67	88
Foreign governments															
30–89 days past due .....														0.07	
90+ days past due .....														0	
Nonaccrual .....														0.03	
Other loans and leases															
30–89 days past due .....	1.39			0.66			0.24			2.13			0.37	0.20	76
90+ days past due .....	0.35			0.02			0.02			0			0	0.01	71
Nonaccrual .....	0.08			1.28			0.07			2.26			0.26	0.13	77

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

### Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer #	Pct												
<b>Memoranda</b>																
1-4 family	30-89 days past due	0.61			0.28			0.45			0.34			0.32	0.67	23
	90+ days past due	0			0			0.01			0			0	0.31	29
	Nonaccrual	0.45			0.90			0.82			0.83			0.52	0.73	45
Revolving	30-89 days past due	0.91			0.22			0.40			0.65			0.52	0.45	57
	90+ days past due	0			0			0			0			0	0.05	24
	Nonaccrual	0.70			1.25			1.12			1.15			0.91	1	66
Closed-end	30-89 days past due	0.53			0.30			0.47			0.24			0.26	0.70	20
	90+ days past due	0			0			0.01			0			0	0.35	33
	Nonaccrual	0.39			0.79			0.73			0.73			0.42	0.70	35
Junior lien	30-89 days past due	0			0			0			0			0.01	0.02	38
	90+ days past due	0			0			0			0			0	0	61
	Nonaccrual	0			0			0			0.01			0.02	0.04	35
Commercial real estate	30-89 days past due	0.30			0.69			0.20			0.33			0.18	0.18	58
	90+ days past due	0.10			0.02			0.03			0			0	0.03	41
	Nonaccrual	0.65			0.67			0.51			0.68			0.43	0.23	78
Construction and development	30-89 days past due	1.71			0.62			0.64			0.18			0.09	0.28	48
	90+ days past due	0.13			0			0.06			0			0	0.02	33
	Nonaccrual	1.11			0.96			0.98			0.48			0	0.20	12
1-4 family	30-89 days past due	0			0			0			0.12			0	0.06	25
	90+ days past due	0			0			0.06			0			0	0	41
	Nonaccrual	1.11			0.68			0.69			0.30			0	0.02	30
Other	30-89 days past due	1.71			0.62			0.64			0.06			0.09	0.20	56
	90+ days past due	0.13			0			0			0			0	0.01	35
	Nonaccrual	0			0.28			0.29			0.18			0	0.17	14
Multifamily	30-89 days past due	0.03			0			0			0.35			0.07	0.08	66
	90+ days past due	0.10			0			0			0			0	0	41
	Nonaccrual	0.60			0.97			0.18			1.06			1.28	0.05	99
Nonfarm non-residential	30-89 days past due	0.15			0.77			0.16			0.35			0.20	0.14	72
	90+ days past due	0.09			0.02			0.03			0			0	0.03	45
	Nonaccrual	0.59			0.60			0.48			0.67			0.39	0.28	71
Owner Occupied	30-89 days past due	0.12			0.47			0.10			0.20			0.05	0.07	52
	90+ days past due	0			0.02			0.02			0			0	0.01	53
	Nonaccrual	0.46			0.44			0.35			0.47			0.27	0.16	74
Other	30-89 days past due	0.03			0.30			0.06			0.15			0.15	0.07	81
	90+ days past due	0.09			0			0.01			0			0	0.01	30
	Nonaccrual	0.14			0.16			0.13			0.20			0.12	0.10	61
Farmland	30-89 days past due	0			3.33			0			0.13			0	0.23	23
	90+ days past due	0			0			0			0			0	0.01	42
	Nonaccrual	1.63			1.76			1.61			1.93			2.79	0.84	85
Credit card	30-89 days past due	1.26			1.17			1.18			1.51			1.42	1.19	66
	90+ days past due	0			0			0			0			0	0.78	12
	Nonaccrual	1.05			0.97			1.15			1.37			1.29	0.11	97

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	11,397,371	11,397,371	11,397,371	11,397,371	11,397,371
Retained earnings	6,705,933	7,175,444	6,128,386	7,297,386	7,084,312
Accumulated other comprehensive income (AOCI)	-2,963,284	-49,265	-157,677	527,355	-98,164
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	15,140,020	18,523,550	17,368,080	19,222,112	18,383,519
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	4,415,643	4,456,653	4,429,143	4,446,958	4,569,701
Accumulated other comprehensive income-related adjustments	-2,963,285	-49,265	-157,677	527,356	-98,164
Other deductions from common equity tier 1 capital	0	4,197	5,084	2,764	1,943
Subtotal:	13,687,662	14,111,965	13,091,530	14,245,034	13,910,039
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	13,687,662	14,111,965	13,091,530	14,245,034	13,910,039
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	0	0	0	0	0
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	21,520	19,539	20,344	17,613	12,960
Additional tier 1 capital before deductions	21,520	19,539	20,344	17,613	12,960
Less: Additional tier 1 capital deductions	0	0	0	0	1,601
Additional tier 1 capital	21,520	19,539	20,344	17,613	11,359
<b>Tier 1 Capital</b>	13,709,182	14,131,504	13,111,874	14,262,647	13,921,398
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	1,265,000	1,265,000	1,265,000	1,265,000	1,265,000
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	623,910	809,257	783,494	886,099	652,415
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	1,888,910	2,074,257	2,048,494	2,151,099	1,917,415
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	1,888,910	2,074,257	2,048,494	2,151,099	1,917,415
Exited advanced approach tier 2 capital					
Total capital	15,598,092	16,205,761	15,160,368	16,413,746	15,838,813
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	148,059,605	154,608,815	156,167,218	136,200,697	137,590,204
Less: Deductions from common equity tier 1 capital	4,415,643	4,457,951	4,430,642	4,448,235	4,572,568
Less: Other deductions	56,643	47,955	53,839	493,965	31,883
Total assets for leverage ratio	143,587,319	150,102,909	151,682,737	131,258,497	132,985,753
Total risk-weighted assets	94,411,855	87,267,573	93,984,263	85,507,130	87,868,061
Exited advanced approach total RWA					

	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct									
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A	14.50			16.17			13.93			16.66			15.83	12.11	85
Common equity tier 1 capital, column B	0			0			0			0			0	0.29	46
Tier 1 capital, column A	14.52			16.19			13.95			16.68			15.84	12.78	85
Tier 1 capital, column B	0			0			0			0			0	0.34	46
Total capital, column A	16.52			18.57			16.13			19.20			18.03	14.36	91
Total capital, column B	0			0			0			0			0	0.38	46
Tier 1 leverage	9.55			9.41			8.64			10.87			10.47	9.76	71
Supplementary leverage ratio, advanced approaches HCs														7.41	

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Page 15 of 23

### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	0	1,598	0	2,098	3,428	-100.00	-100.00
Other insurance activities income	0	1,598	0	2,098	3,428	-100.00	-100.00
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	1,220,030	1,211,685	1,213,484	1,217,834	1,314,820	0.69	-33.23

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct									
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets	0			0			0			0			0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets														51.47	
Insurance underwriting assets (L/H) / Total insurance underwriting assets														48.53	
Separate account assets (L/H) / Total life assets														7.26	
<hr/>															
Insurance activities revenue / Adjusted operating income	0			0.04			0			0.05			0.08	0.47	48
Premium income / Insurance activities revenue				0						0			0	7.32	37
Credit related premium income / Total premium income														34.91	
Other premium income / Total premium income														65.09	
<hr/>															
Insurance underwriting net income / Consolidated net income	0			0			0			0			0	0.08	39
Insurance net income (P/C) / Equity (P/C)														19.86	
Insurance net income (L/H) / Equity (L/H)														5.13	
Insurance benefits, losses, expenses / Insurance premiums														233.61	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)														0.15	
Reinsurance recovery (L/H) / Total assets (L/H)														0.15	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0			0			0			0			0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	8.53			8.13			8.76			8.06			9.04	11.51	42
<hr/>															
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000)	43,148,643			50,313,713			46,909,513			31,209,514			26,723,035		
Net assets of broker-dealer subsidiaries / Consolidated assets	30.01			31.61			30.29			23.04			21.33	1.39	94

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

### Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases	105,894	108,772	81,765	200,793	3,396,292
Real estate loans	15,296	13,725	13,930	7,410	7,531
Commercial and industrial loans	57,420	64,743	60,482	170,940	82,779
Loans to depository institutions and other banks acceptances	33,178	30,304	7,353	22,443	3,305,982
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	83	82	118	165
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	105,894	108,855	81,847	200,911	3,396,457
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits					
Non-interest-bearing deposits					

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans	0			0			0			0			0	1.25	31
Cost: Interest-bearing deposits														1.19	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans														27.03	
Commercial and industrial loans														0.29	
Foreign governments and institutions														0	
<b>Growth Rates</b>															
Net loans and leases	-2.65			-51.97			-59.28			-94.09			2,017.67	22.48	96
Total selected assets	-2.72			-51.95			-59.26			-94.08			2,013.66	12.40	96
Deposits														10.36	

BHC Name

City/State

**Servicing, Securitization and Asset Sale Activities—Part 1**

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	232,150	377,400	340,480	503,125	663,142	-38.49	-40.41
1–4 family residential loans	232,150	280,155	261,644	332,589	366,080	-17.14	-40.41
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	97,245	78,836	170,536	297,062	-100.00	
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	2,116	2,094	5,900	6,129	-100.00	
1–4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	2,116	2,094	5,900	6,129		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
<b>Activity as a Percent of Total Assets</b>							
Securitization activities	0.16	0.24	0.22	0.37	0.53		
1–4 family residential loans	0.16	0.18	0.17	0.25	0.29		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0.06	0.05	0.13	0.24		
Commercial and Industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>							
1–4 family residential loans	15.36	12.02	12.38	12.99	13.95		
Home equity lines	3.83	3.66	3.58	3.98	3.79		
Credit card receivables	0.61	0.40	0.42	0.41	0.38		
Auto loans and other consumer loans	21.11	20.89	20.12	21.91	21.79		
Commercial and industrial loans	20.76	19.44	18.90	22.45	19.81		
All other loans and leases	38.34	43.58	44.60	38.27	40.29		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

### Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....	0	0.56	0.62	1.17	0.92
1-4 family residential loans.....	0	0	0	0	0
Home equity lines.....					
Credit card receivables.....					
Auto loans.....		2.18	2.66	3.46	2.06
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0
Seller's interest carried as securities and loans.....	0	0	0	0	0
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	0	0.01	0.02	0.04	0.04
Total retained credit exposure and asset sale credit exposure.....	0	0.02	0.02	0.04	0.04

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>								
1-4 family residential loans.....	6,446	7,446	6,888	827	2,712	-13.43	194.47	
Home equity lines.....	0	0	0	0	0			
Credit card receivables.....	0	0	0	0	0			
Auto loans.....	0	2,528	2,606	3,945	7,371	-100.00		
Commercial and industrial loans.....	0	0	0	0	0			
All other loans and leases.....	0	0	0	0	0			
Total 30-89 days past due securitized assets.....	6,446	9,974	9,494	4,772	10,083	-35.37	194.47	
<b>90+ Days Past Due Securitized Assets</b>								
1-4 family residential loans.....	748	755	841	398	493	-0.93		
Home equity lines.....	0	0	0	0	0			
Credit card receivables.....	0	0	0	0	0			
Auto loans.....	0	164	214	458	965	-100.00		
Commercial and industrial loans.....	0	0	0	0	0			
All other loans and leases.....	0	0	0	0	0			
Total 90+ days past due securitized assets.....	748	919	1,055	856	1,458	-18.61		
Total past due securitized assets.....	7,194	10,893	10,549	5,628	11,541	-33.96	228.64	
<b>Net Losses on Securitized Assets</b>								
1-4 family residential loans.....	0	0	0	0	0			
Home equity lines.....	0	0	0	0	0			
Credit card receivables.....	0	0	0	0	0			
Auto loans.....	0	-178	-171	1,092	4,122			
Commercial and industrial loans.....	0	0	0	0	0			
All other loans and leases.....	0	0	0	0	0			
Total net losses on securitized assets.....	0	-178	-171	1,092	4,122			

BHC Name

City/State

**Servicing, Securitization and Asset Sale Activities—Part 3**

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans	2.78	2.66	2.63	0.25	0.74
Home equity lines					
Credit card receivables					
Auto loans		2.60	3.31	2.31	2.48
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	2.78	2.64	2.79	0.95	1.52
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans	0.32	0.27	0.32	0.12	0.13
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans		0.17	0.27	0.27	0.32
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0.32	0.24	0.31	0.17	0.22
Total past due securitized assets percent of securitized assets	3.10	2.89	3.10	1.12	1.74
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans		-0.24	-0.22	0.64	1.39
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	-0.06	-0.05	0.22	0.62
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans	0.58	0.39	0.54	0.24	0.28
Home equity lines	0.91	0.22	0.40	0.65	0.52
Credit card receivables	1.26	1.17	1.18	1.51	1.42
Commercial and industrial loans	0.88	0.37	0.81	0.26	0.34
All other loans and leases	0.56	0.69	0.42	0.77	0.45
Total managed loans past due 30–89 days	0.65	0.58	0.52	0.59	0.42
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans	0.01	0.01	0.02	0	0.01
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Commercial and industrial loans	0.21	0.01	0.12	0	0.01
All other loans and leases	0.10	0.01	0.02	0	0
Total managed loans past due 90+ days	0.10	0.01	0.04	0	0
<b>Total Past Due Managed Assets</b>					
	0.75	0.59	0.55	0.59	0.42
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans	-0.02	-0.06	-0.04	-0.05	-0.03
Home equity lines	-0.09	-0.08	-0.08	-0.09	-0.12
Credit card receivables	2.98	4.99	4.26	5.17	4.25
Commercial and industrial loans	0.12	0.14	0.04	0.05	0.30
All other loans and leases	0.13	0.05	0.07	0.22	0.24
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>					
	0.11	0.07	0.06	0.15	0.22

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Parent Company Income Statement

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	918	64	110	2,906	54,244	1334.38	-94.70
Dividends .....	0	0	0	0	0		
Interest .....	918	64	110	2,906	54,244	1334.38	-94.29
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		-100.00
Income from nonbank subsidiaries .....	225,489	141,859	147,010	202,572	324,402	58.95	262.67
Dividends .....	196,509	127,724	127,724	165,764	158,115	53.85	270.25
Interest .....	14,521	3,326	4,125	9,883	131,379	336.59	73.65
Management and service fees .....	0	0	0	0	0		
Other income .....	14,459	10,809	15,161	26,925	34,908	33.77	1861.87
Income from subsidiary holding companies .....	1,743,965	495,679	659,883	681,683	455,994	251.83	74.40
Dividends .....	1,700,000	450,000	600,000	600,000	365,000	277.78	70.00
Interest .....	59	2,972	3,385	19,382	10,672	-98.01	
Management and service fees .....	0	0	0	0	0		
Other income .....	43,906	42,707	56,498	62,301	80,322	2.81	
Total income from subsidiaries .....	1,970,372	637,602	807,003	887,161	834,640	209.03	82.53
Securities gains (losses) .....	0	1,122	218	-2,055	3,680	-100.00	
Other operating income .....	76,434	27,710	36,581	42,139	-86,134	175.84	222.17
Total operating income .....	2,046,806	666,434	843,802	927,245	752,186	207.13	85.53
<b>Operating Expenses</b>							
Personnel expenses .....	-753	-5,024	-4,875	487	10,476		
Interest expense .....	119,903	82,683	109,621	154,201	273,602	45.02	21.29
Other expenses .....	15,684	4,484	7,652	10,009	15,606	249.78	-83.67
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	134,834	82,143	112,398	164,697	299,684	64.15	-32.14
Income (loss) before taxes .....	1,911,574	584,302	732,683	759,605	453,304	227.16	111.33
Applicable income taxes (credit) .....	5,044	22,365	334,050	-3,931	5,603	-77.45	
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	1,906,530	561,937	398,633	763,536	447,701	239.28	103.11
Equity in undistributed income of subsidiaries .....	-1,328,983	316,121	432,368	-150,460	-17,708		
Bank subsidiaries .....	0	0	0	0	0		
Nonbank subsidiaries .....	-280,297	126,442	195,614	25,510	-79,267		
Subsidiary holding companies .....	-1,048,686	189,679	236,754	-175,970	61,559		
Net income (loss) .....	577,547	878,058	831,001	613,076	429,993	-34.22	59.17
<b>Memoranda</b>							
Bank net income .....	0	0	0	0	0		
Nonbank net income .....	-83,788	254,166	323,338	191,274	78,848		
Subsidiary holding companys' net income .....	651,314	639,679	836,754	424,030	426,559	1.82	50.58

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Parent Company Balance Sheet

Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change		
									1-Year	5-Year	
<b>Assets</b>											
Investment in bank subsidiaries .....	0	0	53	0	0	0	0	52	-100.00	-100.00	
Common and preferred stock .....	0	0	0	0	0	0	0	0			
Excess cost over fair value .....	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0			
Other receivables .....	0	0	53	0	0	0	52	-100.00	-100.00		
Investment in nonbank subsidiaries .....	3,626,795	16.78	5,323,847	20.27	3,872,687	14.94	3,888,734	5,911,171	-31.88	-25.39	
Common and preferred stock .....	1,903,580	8.81	2,117,180	8.06	2,186,198	8.43	1,990,190	4,158,858	-10.09	-51.14	
Excess cost over fair value .....	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds .....	1,570,000	7.26	2,880,000	10.97	1,561,258	6.02	1,653,500	1,574,532	-45.49	248.89	
Other receivables .....	153,215	0.71	326,667	1.24	125,231	0.48	245,044	177,781	-53.10	-70.22	
Investment in subsidiary holding companies .....	9,872,687	45.68	13,936,112	53.07	13,722,069	52.94	14,325,476	14,675,030	-29.16	-34.37	
Common and preferred stock .....	9,852,512	45.59	12,420,996	47.30	13,706,772	52.88	12,807,983	12,345,047	-20.68	-34.50	
Excess cost over fair value .....	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds .....	0	0	1,500,000	5.71	0	0	1,500,000	2,300,000	-100.00		
Other receivables .....	20,175	0.09	15,116	0.06	15,297	0.06	17,493	29,983	33.47		
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....	0	0	0	0	0	0	0	3,250,000			
Securities .....	2,974	0.01	9,119	0.03	9,420	0.04	2,077,503	10,831	-67.39	476.36	
Securities purchased (reverse repos) .....	4,286,526	19.83	0	0	0	0	0	922,600			
Cash and due from affiliated depository institution .....	41,087	0.19	4,540,227	17.29	6,040,272	23.30	40,215	885,029	-99.10	-98.59	
Cash and due from unrelated depository institution .....	3,621,577	16.76	2,254,126	8.58	2,026,748	7.82	4,825,739	0	60.66	999999.00	
Premises, furnishings, fixtures and equipment .....	2,319	0.01	1,843	0.01	2,134	0.01	2,359	2,080	25.83	113.54	
Intangible assets .....	0	0	0	0	0	0	0	0			
Other assets .....	157,861	0.73	195,194	0.74	246,248	0.95	220,213	360,243	-19.13	-73.22	
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0			
Total assets .....	21,611,826	100.00	26,260,521	100.00	25,919,578	100.00	25,380,239	26,017,036	-17.70	-7.68	
<b>Liabilities and Capital</b>											
Deposits .....	0	0	0	0	0	0	0	0			
Securities sold (repos) .....	0	0	0	0	0	0	0	0			
Commercial paper .....	0	0	0	0	0	0	0	0			
Other borrowings 1 year or less .....	0	0	1,500,872	5.72	2,000,000	7.72	906	104,455	-100.00	-100.00	
Borrowings with maturity over 1 year .....	4,735,794	21.91	4,735,000	18.03	4,735,835	18.27	4,735,000	4,736,186	0.02	393.23	
Subordinated notes and debentures .....	1,265,000	5.85	1,265,000	4.82	1,265,000	4.88	1,265,000	1,265,000	0.00	-32.17	
Other liabilities .....	395,549	1.83	188,774	0.72	466,638	1.80	79,488	82,793	109.54	74.54	
Balance due to subsidiaries and related institutions .....	75,463	0.35	47,325	0.18	84,024	0.32	77,733	1,445,083	59.46	-85.45	
Total liabilities .....	6,471,806	29.95	7,736,971	29.46	8,551,497	32.99	6,158,127	7,633,517	-16.35	22.62	
Equity Capital .....	15,140,020	70.05	18,523,550	70.54	17,368,081	67.01	19,222,112	18,383,519	-18.27	-16.50	
Perpetual preferred stock (income surplus) .....	0	0	0	0	0	0	0	0			
Common stock .....	0	0	0	0	0	0	0	0			
Common surplus .....	11,397,371	52.74	11,397,371	43.40	11,397,371	43.97	11,397,371	11,397,371	0.00	-1.73	
Retained earnings .....	6,705,933	31.03	7,175,444	27.32	6,128,387	23.64	7,297,386	7,084,312	-6.54	-1.27	
Accumulated other comprehensive income .....	-2,963,284	-13.71	-49,265	-0.19	-157,677	-0.61	527,355	-98,164			
Other equity capital components .....	0	0	0	0	0	0	0	0			
Total liabilities and equity capital .....	21,611,826	100.00	26,260,521	100.00	25,919,578	100.00	25,380,239	26,017,036	-17.70	-7.68	
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0			
Loans and advances from nonbank subsidiaries .....	0	0	0	0	0	0	0	0			
Notes payable to subsidiaries that issued TPS .....	0	0	0	0	0	0	0	0			
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0		-100.00	
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0			

BHC Name

City/State

## Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct									
<b>Profitability</b>															
Net income / Average equity capital .....	5.12			6.12			4.39			3.30			2.34	9.68	6
Bank net income / Average equity investment in banks .....														10.51	
Nonbank net income / Average equity investment in nonbanks .....	-5.54			16.07			15.22			5.23			1.94	7.89	30
Subsidiary HCs net income / Average equity investment in sub HCs .....	7.25			6.83			6.57			3.32			2.86	8.55	17
Bank net income / Parent net income .....	0			0			0			0			0	82.22	7
Nonbank net income / Parent net income .....				28.95			38.91			31.20			18.34	5.93	85
Subsidiary holding companies' net income / Parent net income .....	112.77			72.85			100.69			69.16			99.20	74	65
<b>Leverage</b>															
Total liabilities / Equity capital .....	42.75			41.77			49.24			32.04			41.52	20.43	81
Total debt / Equity capital .....	39.64			40.49			46.07			31.22			33.21	14.31	80
Total debt + notes payable to subs that issued TPS / Equity capital .....	39.64			40.49			46.07			31.22			33.21	16.36	78
Total debt + Loans guaranteed for affiliate / Equity capital .....	39.64			40.49			46.07			31.22			33.21	14.56	80
Total debt / Equity capital – excess over fair value .....	39.64			40.49			46.07			31.22			33.21	14.51	80
Long-term debt / Equity capital .....	39.64			32.39			34.55			31.21			32.64	13.04	80
Short-term debt / Equity capital .....	0			8.10			11.52			0			0.57	1.02	76
Current portion of long-term debt / Equity capital .....	0			0			0			0			0	0.05	40
Excess cost over fair value / Equity capital .....	0			0			0			0			0	0.12	38
Long-term debt / Consolidated long-term debt .....	97.34			93.85			94.76			90.49			81.21	28.44	92
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	77.65			78.48			91.51			76.99			89.78	103.22	6
Total investment in subs / Equity capital .....	89.16			103.98			101.31			94.76			111.98	111.07	74
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	-4.39			-3.40			-1.78			-7.22			-4.37	0.36	2
Equity investment in subs – equity cap / Net income-div (X) .....														1.22	
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	1,515.20			59.65			24.22			165.13			57.51	177.68	7
Cash from ops + noncash items + op expense / Op expense + dividend .....	1,489.42			61.90			49.79			-63.18			200.72	190.27	59
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	-3,164.59			500.10			365.13			803.72			121.87	116.34	60
Pretax operating income + interest expense / Interest expense .....	1,694.27			806.68			768.38			592.61			265.68	1,968.54	16
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	1,694.27			806.68			768.38			592.61			265.68	1,632.83	14
Dividends + interest from subsidiaries / Interest expense + dividends .....	1,594.63			53.95			34.86			143.98			56.49	210.80	6
Fees + other income from subsidiaries / Salary + other expenses .....	390.90			-9,910.37			2,580.45			850.10			441.80	16.52	98
Net income / Current part of long-term debt + preferred dividends (X) .....														57.11	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	15.63			14.82			5.40			9.09			-1.31	2.64	13
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....													0	0.04	43
Nonaccrual .....													0	0.54	40
Total .....													0	0.58	34
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0			0			0			0			0	0	49
To nonbank subsidiaries .....	0			0			0			0			0	0.10	46
To subsidiary holding companies .....	0			0			0			0			0	0	49
Total .....	0			0			0			0			0	0.10	46
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	30.57			32.21			30.95			23.85			22.85	5.62	84
Combined thrift assets (reported only by bank holding companies) .....	0			0			0			0			0	0	50
Combined foreign nonbank subsidiary assets .....	0			0			0			0			0	0.19	36

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

## Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct									
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	0			177.96			501.71			52.39			223.36	57.84	95
Dividends declared / Net income .....	0			113.89			240.67			65.24			232.56	33.08	97
Net income – dividends / Average equity .....	5.12			-0.85			-6.18			1.15			-3.11	6.46	3
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....				0			0			0			0	178.13	9
Dividends from nonbank subsidiaries .....				12.77			6.39			41.44			15.81	7.53	82
Dividends from subsidiary holding companies.....				45			30			150			36.50	21.40	86
Dividends from all subsidiaries .....				57.77			36.39			191.44			52.31	260.40	8
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....														66.55	
Interest income from bank subsidiaries.....														0.54	
Management and service fees from bank subsidiaries .....														1.55	
Other income from bank subsidiaries.....														0	
Operating income from bank subsidiaries .....														69.36	
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....				50.25			39.50			86.66			200.53	82.95	86
Interest income from nonbank subsidiaries.....				1.31			1.28			5.17			166.62	20.25	94
Management and service fees from nonbank subsidiaries .....				0			0			0			0	1.92	38
Other income from nonbank subsidiaries.....				4.25			4.69			14.08			44.27	1.06	94
Operating income from nonbank subsidiaries .....				55.81			45.47			105.91			411.43	150.41	86
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....	261.01			70.35			71.71			141.50			85.57	61.23	53
Interest income from subsidiary holding companies.....	0.01			0.46			0.40			4.57			2.50	6.54	61
Management and service fees from subsidiary holding companies.....	0			0			0			0			0	0.36	46
Other income from subsidiary holding companies.....	6.74			6.68			6.75			14.69			18.83	0.29	96
Operating income from subsidiary holding companies.....	267.76			77.49			78.86			160.76			106.90	76.49	57
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	0			0			0			0			0	67.32	10
Interest income from bank subsidiaries.....	0.04			0.01			0.01			0.31			7.21	0.80	93
Management and service fees from bank subsidiaries .....	0			0			0			0			0	1.81	36
Other income from bank subsidiaries.....	0			0			0			0			0	0.03	44
Operating income from bank subsidiaries .....	0.04			0.01			0.01			0.31			7.21	78.80	17
Dividends from nonbank subsidiaries .....	9.60			19.17			15.14			17.88			21.02	2.65	91
Interest income from nonbank subsidiaries.....	0.71			0.50			0.49			1.07			17.47	1.19	91
Management and service fees from nonbank subsidiaries .....	0			0			0			0			0	0.06	41
Other income from nonbank subsidiaries.....	0.71			1.62			1.80			2.90			4.64	0.04	95
Operating income from nonbank subsidiaries .....	11.02			21.29			17.42			21.85			43.13	7.29	89
Dividends from subsidiary holding companies.....	83.06			67.52			71.11			64.71			48.53	4.52	90
Interest income from subsidiary holding companies.....	0			0.45			0.40			2.09			1.42	0.20	91
Management and service fees from subsidiary holding companies.....	0			0			0			0			0	0	49
Other income from subsidiary holding companies.....	2.15			6.41			6.70			6.72			10.68	0	99
Operating income from subsidiary holding companies.....	85.20			74.38			78.20			73.52			60.62	6.08	90
Loans and advances from subsidiaries / Short term debt.....				0			0			0			0	83.37	12
Loans and advances from subsidiaries / Total debt .....	0			0			0			0			0	28.33	11